

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Warren A. Royea Sr.
Gail M. Royea
aka Gail M. Moritz
Debtor(s)

Chapter: 7

Case Number: 1:08-bk-02603-MDF

NOTICE OF INCOMPLETE AND/OR DEFICIENT FILING

Pursuant to Bankruptcy Rules 1007, and 3015, and 11 U.S.C. 110, 329, and 521, the documents below must be filed to complete the above-referenced petition. If all documents required under Section 521 are not filed, the case may be **dismissed**.

ALL documents are to be filed on Official Bankruptcy Forms. For the most recent Official Bankruptcy Forms, please refer to http://www.uscourts.gov/bkforms/bankruptcy_forms.html#official

- ☐ MAILING MATRIX OF ALL CREDITORS **DUE IMMEDIATELY.**
- ☒ CERTIFICATION OF CREDIT COUNSELING (INDIVIDUAL CASES ONLY). Certification of credit counseling **MUST** be filed by both debtors in a joint case. **DUE IMMEDIATELY. (NOT TO BE confused with EXHIBIT D, INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT.)**
- ☐ LIST OF TWENTY LARGEST UNSECURED CREDITORS (OFFICIAL FORM 4) (CHAPTER 11 ONLY) **DUE IMMEDIATELY.**
- ☐ NOTICE TO DEBTOR BY "BANKRUPTCY PETITION PREPARER". (OFFICIAL FORM 19B) **DUE IMMEDIATELY.**
- ☐ STATEMENT DISCLOSING COMPENSATION PAID OR TO BE PAID TO A "BANKRUPTCY PETITION PREPARER". **DUE IMMEDIATELY.**
- ☐ OFFICIAL BANKRUPTCY FORMS (ie. Voluntary Bankruptcy Petition and/or some Schedules and/or Means Test not filed on Official Bankruptcy Forms.) *Please see the web link above regarding obtaining Official Bankruptcy Forms.*
- ☐ FORM B201, NOTICE TO INDIVIDUAL CONSUMER DEBTOR/DEBTOR'S CERTIFICATE UNDER SECTION 342(b) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ COPY OF EMPLOYEE INCOME RECORDS (PAYMENT ADVICES) RECEIVED FROM EMPLOYER FOR INCOME EARNED WITHIN 60 DAYS BEFORE FILING. (INDIVIDUAL CASES ONLY) (SOCIAL SECURITY NUMBER SHOULD BE REDACTED.) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**

OR

CERTIFICATION OF NO PAYMENT ADVICES. PURSUANT TO LOCAL RULE 1007-1.

- ☐ FORM B22A, MEANS TEST FORM (CHAPTER 7 CASE) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ FORM B22C, MEANS TEST FORM/STATEMENT OF CURRENT INCOME AND DISPOSABLE INCOME CALCULATION (CHAPTER 13 CASE) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ FORM B22B, MEANS TEST FORM (CHAPTER 11 INDIVIDUAL DEBTOR) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ STATEMENT OF FINANCIAL AFFAIRS (OFFICIAL FORM 7) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ SCHEDULES (OFFICIAL FORM 6) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
 - ☐ SCHEDULE A ☐ SCHEDULE B ☐ SCHEDULE C (indiv.)
 - ☐ SCHEDULE D ☐ SCHEDULE E ☐ SCHEDULE F
 - ☐ SCHEDULE G ☐ SCHEDULE H ☐ SCHEDULE I (indiv.)
 - ☐ SCHEDULE J (indiv.) ☐ SUMMARY OF SCHEDULES
- ☐ STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. SECTION 159) (Official Form 6--Statistical Summary) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ EXHIBIT D, INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT. **DUE IMMEDIATELY.** IF A JOINT PETITION IS FILED, **EACH SPOUSE MUST COMPLETE AND FILE A SEPARATE EXHIBIT D.** (*NOT TO BE confused with CERTIFICATION OF CREDIT COUNSELING (INDIVIDUAL CASES ONLY).*)
- ☐ DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (OFFICIAL FORM B203) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL FILING OF PETITION.**
- ☐ NAME AND ADDRESSES OF EQUITY SECURITY HOLDERS OF DEBTOR (CHAPTER 11 CASES) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL FILING OF PETITION.**
- ☐ CHAPTER 13 PLAN **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL FILING OF PETITION.**
- ☐ CHAPTER 12 PLAN **DUE WITHIN NINETY (90) DAYS OF FILING OF PETITION.**

REMINDER TO CHAPTER 7 INDIVIDUAL DEBTORS HAVING SECURED CONSUMER DEBTS:
STATEMENT OF INTENTIONS (OFFICIAL FORM 8) – DUE WITHIN THIRTY (30) DAYS AFTER THE FILING OF PETITION, OR ON or BEFORE the DATE OF THE MEETING OF CREDITORS, WHICHEVER IS EARLIER.

Date: 7/25/08

Clerk, U.S. Bankruptcy Court
U.S. Bankruptcy Court
Ronald Reagan Federal Building
PO Box 908
Harrisburg, PA 17108
Telephone number: 717-901-2800

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0314-1
Case: 08-02603

User: DGeorge
Form ID: nmd2

Page 1 of 1
Total Served: 2

Date Rcvd: Jul 25, 2008

The following entities were served by first class mail on Jul 27, 2008.
db +Warren A. Royea, Sr., 1640 Blue Jay Drive, Dover, PA 17315-2772
jdb +Gail M. Royea, 1640 Blue Jay Drive, Dover, PA 17315-2772

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2008

Signature:

